

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

JEFFREY P. BABB  
PAULA J BABB  
Debtor(s)

Case No. 19-13877-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/17/2019.
- 2) The plan was confirmed on 12/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/23/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,543.13.
- 10) Amount of unsecured claims discharged without full payment: \$77,229.26.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$42,853.00
Less amount refunded to debtor	\$729.00

<b>NET RECEIPTS:</b>	<b>\$42,124.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,701.48
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,651.48</b>
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Attorney fees paid and disclosed by debtor:	\$1,100.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIFINANCIAL SOLUTIONS	Unsecured	274.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	230.00	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU	Unsecured	1,473.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	6,763.00	6,763.57	6,763.57	105.61	0.00
CAPITAL ONE NA	Unsecured	546.00	546.52	546.52	8.53	0.00
CHASE BANK USA NA	Unsecured	338.00	338.32	338.32	5.28	0.00
CITIBANK NA	Unsecured	1,653.00	1,734.46	1,734.46	27.08	0.00
COMENITY BANK/WOMAN WITHIN	Unsecured	135.00	NA	NA	0.00	0.00
COMENITY/BOSCOVS	Unsecured	811.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	57.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	724.00	NA	NA	0.00	0.00
DIAMOND FEDERAL CREDIT UNION	Unsecured	483.00	526.07	526.07	8.21	0.00
DISCOVER BANK	Unsecured	5,810.00	5,833.82	5,833.82	91.10	0.00
FAY SERVICING LLC	Secured	75,824.00	76,537.84	15,951.95	15,951.95	0.00
LEHIGH VALLEY ANESTHESIA SERVI	Unsecured	280.00	NA	NA	0.00	0.00
LEHIGH VALLEY HOSPITAL	Unsecured	15,000.00	NA	NA	0.00	0.00
M&T BANK	Unsecured	NA	830.60	830.60	12.97	0.00
M&T BANK	Secured	5,958.00	5,150.00	5,965.20	5,965.20	0.00
MARINER FINANCE LLC	Unsecured	573.00	485.65	485.65	7.58	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	6,300.00	6,299.86	6,299.86	98.37	0.00
NATIONAL RECOVERY AGENCY	Unsecured	219.00	NA	NA	0.00	0.00
NORTH AMERICAN PARTNERS IN AN	Unsecured	500.50	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC	Secured	9,618.00	9,618.86	11,071.12	11,071.12	0.00
ONE MAIN FINANCIAL GROUP LLC	Unsecured	4,057.00	4,156.85	4,156.85	64.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,292.74	3,292.74	51.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,897.00	4,279.86	4,279.86	66.83	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	223.00	223.22	223.22	3.49	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,474.00	2,474.11	2,474.11	38.63	0.00
POTTSTOWN HOSPITAL	Unsecured	20,000.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	300.00	335.36	335.36	5.24	0.00
WELLS FARGO BANK NA	Secured	12,827.00	12,574.94	1,889.00	1,889.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$17,840.95	\$17,840.95	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$17,036.32	\$17,036.32	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,877.27</b>	<b>\$34,877.27</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,121.01</b>	<b>\$595.25</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                            \$6,651.48  
Disbursements to Creditors                            \$35,472.52

**TOTAL DISBURSEMENTS :**                            **\$42,124.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2024

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.